

# GOVERNMENT LED EXCLUSION OF URBAN POOR GREATER CONTRIBUTION AND LESSER RECIPIENT

The report is prepared by PRIA. The objective of the present study is to look into the contribution of informal settlement households to urban economy.

*Raipur Study  
Report 2014*

## ACRONYMS

BSUP	Basic Service Urban Project
GDP	Gross Domestic Product
GSDP	Gross State Domestic Product
PHED	Public Health Engineering Department
PPP	Public Private Partnership
SAM	Social Accountability Matrix

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## I. INTRODCUTION

The phenomenon of increased urbanization in India is facing one of its foremost challenges in the form of disparity between redistribution of economic opportunity and growth. The centre of poverty is gradually shifting towards urban centres and this situation is further worsened by already high population densities, poor infrastructure and a general lack of effective housing policy and provisioning for the poor. The Census of India 2011 suggests that 66% of all statutory towns in India have slums, with 17.4% of total urban households currently residing. However, this estimate of slums takes into account certain criteria set by the Census for a settlement to be featured as a slum. A large proportion of households who are living in similar or poorer dwelling conditions than those living in slums have been omitted. This study encompasses all those settlements that comply with the definition of slums (as given by the Census of India) as well as those with similar or poorer dwelling conditions that those of slums as ‘Informal Settlements’, because these are primarily dwelling units where most of the urban poor live. Interventions should be targeted at all these informal settlements instead of only slums as defined by the Census, since the quality of life and infrastructure in these informal settlements are similar to those of slums. (PRIA, 2013)

## II. PURPOSE OF THE REPORT

The objective of the present study is **to look into the contribution of informal settlement households to urban economy**. The primary reason for looking at this particular question is to determine whether the informal settlement households, who normally form the poor strata of the urban population, do contribute to the urban economy to a significant extent or not. If they do contribute to urban economy, whether providing proper urban services to them should be treated as their legitimate right? For greater comprehension, this study attempts to discover the role of informal settlement population as a productive agent in urban economy, which is in contrast to the general notion that this section of population is “burden to the city.” (PRIA, 2013)

## III. METHODOLOGY

A primary survey of 50 top cities in India was conducted to achieve the study objective. The survey captured various socio-economic–demographic dimensions of urban informal settlements dwellers in these cities. A total of about 5350 households and about 24500 individuals were covered in the survey. The focus of the questionnaire was to capture information about income–expenditure, employment, nature of job, education, living conditions and the similar information to understand the economic component of their life as well as their standard of living. Subsequently, we construct a social accounting matrix (SAM) of India that includes urban informal sector as a component. SAM is the best possible tool that takes into account the inter-linkages among various economic agents within an economy. One of the advantages of that it can incorporate certain sections of households into a framework whereby the impact of that section on the economy in terms of contribution to income (GDP) as well as the multipliers can be computed, thus allowing precise quantification of the informal settlement population’s contribution to urban economy. In addition, the study also captures the perceptions of non-informal settlement households regarding the role of the target segment of population in a city life. This qualitative analysis provides an understanding of the shadow cost of non-existence of this section of population in the urban centres. (PRIA, 2013)

#### **IV. POSITIVE ROLE OF INFORMAL SETTLERS**

On the contrary to the general notions, the study suggests that informal settlement dwellers play positive roles in urban economy as well as urban life apart from a few known adverse roles. Their contribution to urban GDP, and some of the “difficult to replace” nature of jobs they are engaged in, makes them an integral productive economic agent of the urban economy. Based on the Census of India 2011 data, as well as primary survey data of informal settlements of 50 cities, the study also suggests that a large proportion of the households do not even have access to the basic facilities. As the services provided to this section of population are often considered as favour to the community rather than their basic right, the approach and attitude of the authorities needs to be re-examined. Certainly the informal settlement dwellers deserve the basic facilities that other urban dwellers enjoy as their right. This needs to be translated into policies by the policy makers and opinion leaders of the country. (PRIA, 2013)

#### **V. URBAN POVERTY GETS ITS DUE RECOGNITION IN CENSUS 2011**

No uniform methodology existed to identify urban poverty and states have been using their own parameters to reach out for providing benefits. Census-2011 has attempted to enumerate socio-economy data also at household level such as quality of housing, water, electricity, literacy, access to education etc. Hashim Committee report (full citation) states that as per ninth plan document the features of urban poverty are: proliferation of slums, increasing casualization of labour, fast growth of informal sector, increasing stress on civic amenities, increasing education deprivation and health contingencies.

There is change in approach and indicators in the current census than the previous census. The census 2011 has released data for slum blocks in more details for the first time. In earlier Census, it was more at demography level limiting the study to blocks having 20,000 populations. In Census 2011 slum blocks have been identified based on living conditions irrespective of population size - poor quality of living based on combination of factors such as dilapidation, faulty arrangements and design of such buildings, narrowness or faulty arrangement of street, lack of ventilation, light, or sanitation facilities etc. (Planning Commission, 2012)

##### **Status of Urban Slums at National Level (Census 2011)**

Out of 4041 towns in country slums have been reported from 63% of towns (1.08 lakh slum blocks in 2543 towns comprising 137.49 lakh households). 37072 slum blocks have been notified, 30846 have been recognized and 40,309 have been identified.

17.4% of 789 lakh household in country are slum households. Andhra Pradesh tops the list with 35.7%, Kerala has least slum households as percentage of total households with 1.5%.

#### **VI. CHHATISGARH DEMOGRAPHIC PROFILE**

Chhattisgarh is the 9<sup>th</sup> largest state in India in terms of area and 16<sup>th</sup> largest in population. It is 2<sup>nd</sup> largest state in terms of forest coverage with 44% area covered under forest. It is a minerally rich state with 16% of India’s minerals produced here. The state GSDP at current prices during the year 2011-12 is Rs 1.33 lakh crores. In 2012-13 GSDP increased by 14% to Rs 1.54 lakh crores. Primary sector witnessed 14% increase, manufacturing witnessed 13.8% and service sector 18.13%.

Chhattisgarh has an area of 1,35,191 kms. It has an overall population of 2,55,40,196 with 76% of population living in rural areas. Out of which 1,28,27,915 are male and 1,27,12,281 are females. The decadal population growth has been 22.59%. Population density is 189 per sq km as against 382 sq km of India. The gender ratio is 991 for 1000 males which is the 2<sup>nd</sup> highest in India. The literacy rate is 81.45% among male and 60.59% among female. The health indicators show improvement in healthcare during the decade, as Infant mortality rate has decreased from 79 to 54%. Maternal mortality rate has decreased from 601 to 335 per lakh in 2001. (Chhattisgarh Economic Review, 2012-13)

The decadal growth in urban and village population has been 23.3% and 18% respectively. Rural population grew from 1.66 crores to 1.96 crores, while urban population grew from 42 lakhs to 59 lakhs.

Largest District by Population in Chhattisgarh	Population	Male	Female
Raipur	4,062,160	2,048,856	2,013,304
Durg	3,343,079	1,681,521	1,661,558
Bilaspur	2,662,077	1,349,928	1,312,149
Surguja	2,361,329	1,195,145	1,166,184
JanjgirChampa	1,620,632	816,057	804,575
Rajnandgaon	1,537,520	762,170	775,350
Raigarh	1,493,627	749,439	744,188
Bastar	1,411,644	697,359	714,285
Korba	1,206,563	612,158	594,405
Mahasamund	1,032,275	511,475	520,800

Source: Chhattisgarh Population Census Data 2011

## VII. STATUS OF CG HOUSEHOLDS CENSUS-2011

### Chhattisgarh indicators from Census 2011

- Chhattisgarh (CG) has 56.23 lakh households. Out of this 26.18 lakhs households (46.5%) are considered good for living. 27.84 lakh households (49.5%) are considered in livable condition and 2.21 lakh houses(3.93%) are considered dilapidated.
- Out of 56.23 lakh households 19% have water source in their home itself. Out of rest 81% households, 54.5% have water source near their house and 26.5% of the households have to travel far.
- 12.27% of households get treated tap water and rest are a combination of untreated water, well, river, canal, lake etc.
- 75% of the households get electricity.

- 24.6% of households have latrine facility within their home out of which, 10% have piped sewer system. More than 41.59 lakhs (74%) households openly defecate and 80,239 households (34%) use public latrine.
- 48.8% of the households avail banking facilities
- 31% of the households have televisions. 1.2% of the houses have computers with internet connection, 29% of the households have mobile.
- 11% of household uses LPG. 3% household uses cow dung and 80% uses firewood

#### **SLUM HOUSEHOLDS OF CHHATTISGARH, Census 2011 -**

- At 31.9%, Chhattisgarh ranks second in terms of %age of slum households to urban households.
- There are 3,95,297 households identified as slums in Chhattisgarh. 57.4% are considered good, 39.4% livable and rest 32% under dilapidated condition.
- 36% have water source in their homes, 49% have water source in nearby area and rest 15% of the household have to travel far off.
- 43% of household have access to treated water and rest use all other untreated sources like covered well, hand pump, tube well etc.
- 92% of households have electricity.
- 49% have latrine facility within their homes out of which, 7.3% have piped sewer system. 1,64,626 (41.6%) households openly defecate and 38,278 households (9.6%) use public latrines.
- 32.2% have LPG and 1.84% use kerosene, 47% use firewood, 15% use coal/lignite or charcoal, 1.9% use cowdung and rest use other sources.
- 47.5% of households use banking services
- 62% have Television, 5.1% have computer with internet, 6% have computer without internet and 52% of the houses have mobile phones.

#### **VIII. RAIPUR DISTRICT**

##### *Backdrop*

Raipur city comes under Raipur district. The district has a population of 19 lakhs. Raipur city is the capital of CG and the largest city with population of 11.22 lakhs. It is an important commercial, industrial and administrative centre of the region. Agricultural processing, steel, aluminium, sponge iron, plywood industries provide economic base.

With rapid urbanization, slum population in Raipur has increased drastically. 39% of households in Raipur municipal area are slum households. About 4.1 lakh people live in 86000 slum households in Raipur municipal limits. (Raipur Municipal Corporation )

#### **“Urban Raipur” status, Raipur District of Census 2011**

- There are 8,61,067 households in Raipur. Out of which 65% is rural and 35% is urban. 68% are considered good, 30% livable and rest 2% under dilapidated condition.
- 2,99,151 households live in urban Raipur. 49% have water source in their homes, 36% have water source in nearby area and rest 15% of the household have to travel far off.
- 45% of household have access to treated water and rest use all other untreated sources like covered well, hand pump, tube well etc.
- 96% of households have electricity.
- 64% of household have latrine facility within their homes out of which, 5% have piped sewer system. 83,681 households (28%) openly defecate and 21,014 households (7%) use public latrines.
- 51% have LPG and 40% use firewood, 3% of household use coal/lignite/charcoal and rest use other sources.
- 52.4% of households use banking services
- 71% have Television, 6.1% have computer with internet, 61% of the houses have mobile phones.

#### **Raipur Slum Household Status, Census 2011**

- There are 80,274 slum households identified in Raipur. 61.28% are considered good, 35.16% livable and rest 3.56% under dilapidated condition.
- Households having number of dwelling rooms. 1.47% households have no exclusive rooms, 37.36% households have one dwelling room, 31.79% households have two dwelling rooms and 29.38% households live in three and above rooms.
- 70.16% slum households live in their own homes, 25.92% households live in rented homes and rest 3.93% live in other forms of home.
- 41.75% have water source in their homes, 14.52% have water source in nearby area and rest 43.73% of the household have to travel far off.
- 52.73% of household have access to treated water and rest use all other untreated sources like covered well, hand pump, tube well etc. 12.08% tap water from untreated source, 13.85% hand pump, 18.06% tubewell and rest 3.26% use other sources of water.



- 95.90% of households have electricity. Other sources of lighting used are 3.26% use Kerosene, 0.07% use solar energy, 0.10% use other oil, 0.09% use other sources of oils. 0.58% do not have any form of lighting.
- 61.51% have latrine facility within their homes out of which, 4.40% have piped sewer system and 54.83% use septic tank and 2.28% have other form of disposal. 25.73% households openly defecate and 12.73% households use public latrines.
- 24.925% of Slum Households in Patna have electricity, tap Water and latrine within their home premises
- 45.41% of households use banking services.
- 70.48% have Television, 4.06% have computer with internet, 8.18% have computer without internet, and 52.20% of the houses have mobile phones.
- Type of houses 65.21% are permanent in nature, 24.78% are semi-permanent in nature, 9.43% are temporary in nature and rest 0.59% are non-categorized.

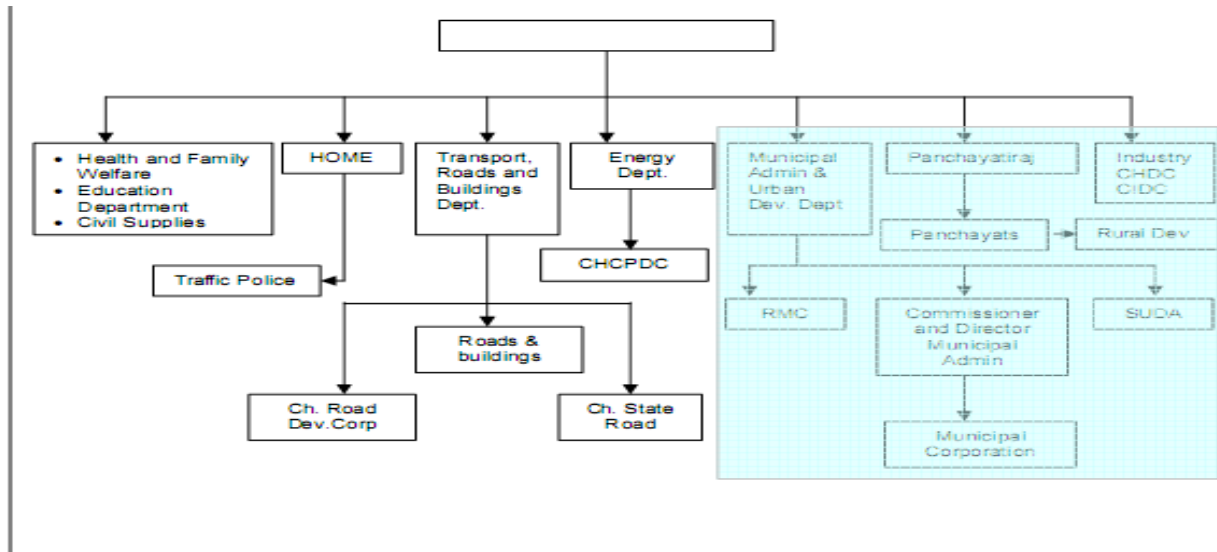
## **IX. LOCAL GOVERNANCE STRUCTURE OF RAIPUR CITY**

The administrative headquarter of Chhattisgarh includes, 4 revenue divisions, 18 number of districts, 149 Tehsils, 146 CD blocks, 182 towns and 20126 villages.

Raipur being the capital of state and the urban areas around it is called Raipur Urban Agglomeration (RUA). Key agencies involved in urban governance are Raipur Municipal Corporation (RMC), State government departments (Public Health Engineering, Medical & Health, Slum Upgradation, Pollution control board, housing board etc.)

RMC comprises 70 wards and has 70 elected councillors, headed by Mayor. Various committees comprising elected members steer various functions. The executive wing of RMC is headed by commissioner and his team of deputy commissioners, engineers, health officers and zonal commissioners. For administrative efficiency, the wards are grouped under 8 zones, each zone headed by a zonal commissioner. RMC takes care of water, sanitation, sewerage, roads, street lights, secondary schools, parks, gardens, fire services. (Raipur Municipal Corporation )

## Organogram: State Level Agencies



*Source: Raipur, Chhattisgarh. City Development Plan (2006-2013)*

The Governance in Raipur is divided in three area level agencies. Namely, Raipur Municipal Corporation, Capital area Development Authority and Chhattisgarh Infrastructure Development Corporation

- 1) Raipur Municipal Corporation  
RMC was formed in 1867 on 26<sup>th</sup> August 1961. The Raipur City is divided into 5 zones and 54 wards. It has 54 elected councilors representing each ward. The Mayor is elected directly.
- 2) Capital Area Development Authority  
CADA is responsible for the planning agency for the capital city of Chhattisgarh.
- 3) Chhattisgarh Infrastructure Development Corporation  
CIDC is entrusted with the development of city centre of Raipur and Bilaspur. It looks after promoting and catalyzing private investments in infrastructure.

The Urban Development Department is another set up of the GoC oversees the urban issues and urban local bodies. The Raipur Municipal Corporation has also started some Municipality sponsored programmes like; Indira Sahara Yojana, Samajik Pension Yojana, Briddha Yojana and Goswara. With such good schemes does the urban poor avail the benefits of such schemes. To ensure good governance in the state of Chhattisgarh, the Government has removed redundant layers. The State has removed the number of departments from over 50 to 18 together with closing 30 public sector enterprises. (State Urban Development Agency, Chhattisgarh, June 2006.)

## Roles and Responsibilities – inter relationship of various departments

Government Body	Area under purview	Tax Collections	Water supply, Sewerage Irrigation, and Drainage	Transport	Road Infrastructure	Development and Control	Urban Planning, Development and Control	Electricity	Telecom and Other Utilities	Law and Order	Pollution Control	Fire Services
Raipur Municipal Corporation (RMC)	Municipal Limits											
Raipur Urban Development Authority	Urban Development Area											
CH. Central Power Distribution Co.	Entire State											
Postal and Telegraphs Department	Entire State											
Chhattisgarh State Road Transport Corporation	Entire State											
Road and Buildings Department	Entire State											
Chhattisgarh Pollution Control Board	Entire State											
Indian Railways	Entire State											
Village Panchayats	Panchayats Limits											

Key Agency in Respective Jurisdiction  
 Coordination  
 Overlap

Source: Raipur, Chhattisgarh. City Development Plan (2006-2013)

### X. STUDY CONDUCTED BY PRIA IN THE SLUMS OF RAIPUR

#### PRIA Study Report

PRIA had conducted a study in 50 cities of India. Where Raipur was also among them.

#### a) Key Findings

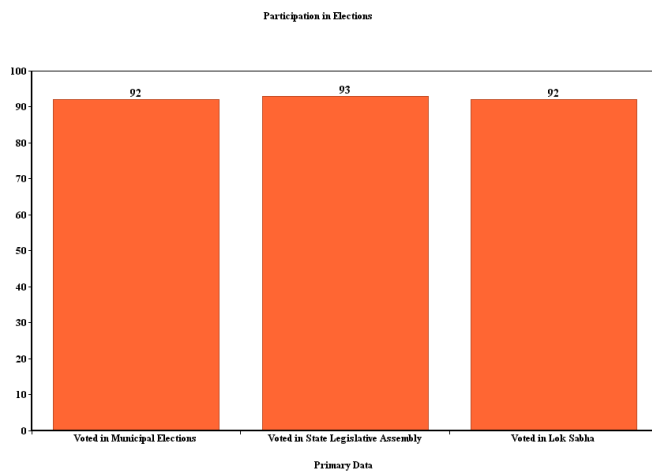
- 1) 70% of families have Ration card thus indicating satisfactory use of Public Distribution System
- 2) Aadhar enrolment is 34.6% among the urban poor
- 3) 92% people have voter id cards and have exercised their right to vote
- 4) Financial inclusion is low. 38% family in slums have savings account either in Bank or Postal account. Credit facilities from financial institutes are negligible. 70% have borrowed from Bank, 20% people have borrowed from informal sources borrowings from Micro finance is very low.
- 5) 49% families in slums are migrants, roughly equally divided between inter-state and intra-state migrants. 90% of migrant slum dwellers have been living for more than 5 years.
- 6) Expenditure component on food is extremely high which shows that their income level is just enough to sustain.
- 7) Spending on education is negligible. State support may be needed for slum dwellers in education at all levels from primary school, secondary school to tertiary education.
- 8) Staying in slum areas, their expenditure pattern is very high towards the food items and intoxicants and very low component on rental. Hence, relocating to far places for rehabilitation and resettlement of slum dwellers may make their earning unsustainable unless their job location also changes to nearby areas.

**b) Profiling of sample households**

Demographic Variable	Classification	Proportion of Respondents (%)
Gender	Male	50
	Female	50
Age	Less than 20	45.4
	20 – 39	38.6
	40 – 59	15.99
	Above 60	4.52
Educational Qualification	Illiterate	29.00
	Literate but did not complete Primary school	24.93
	Primary school completed but not Middle school	21.13
	Middle school completed but not High school	17.80
	Class 12 pass but not graduate	5.27

	Graduate/Post Graduate	1.87
Source of Earning/Livelihood	Industrial Worker	16.61
	Skilled service worker	18.61
	Unskilled service worker	55.66
	Business owner	9.12
Employment Status	Self Employed	10.85
	Regular/ Salaried Wage	18.20
	Casual Labour	70.96

**c) Participation in elections**

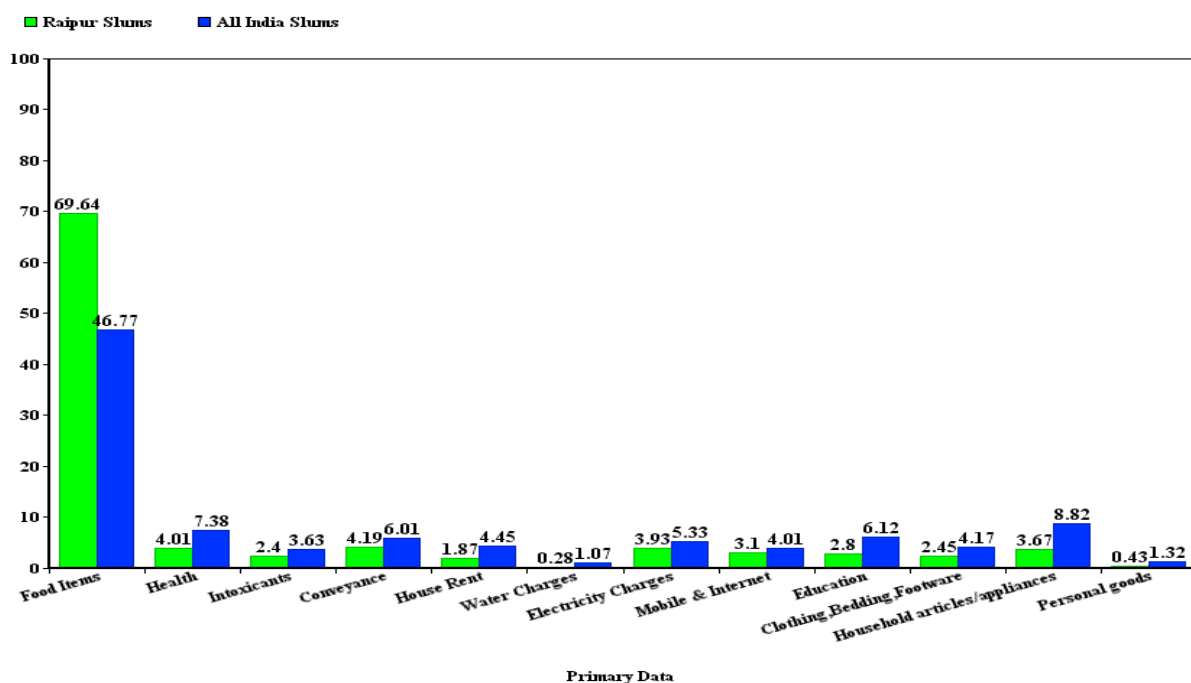


High percentage of urban poor participation in all forms of elections. 92, 93 and 92 percent of urban slum dwellers have voted in the last municipal, state legislative and loksabha elections. There is 5% membership of women in Mahila Samitis. Various analyses in newspapers state that political parties primarily use the slums for electoral gains and hence this percentage is found high.

**d) Expenditure pattern of Raipur slums Vs All India slums**

Raipur city urban slum dwellers earn an average income of Rs 6763 per month out of which they spend Rs 5,728. The average savings of the households surveyed is Rs 1,035. Among all 71% households save and rest do not save.

Expenditure share of Raipur slums



The urban slum dwellers of Raipur spend around 69% on food items, significantly higher than All India average of 46% of urban slums. In all other categories, slums of Raipur spend much below the national average.

e) Comparison with CPI of Chhattisgarh Urban Vs Raipur Slums

An attempt has been made to compare CPI of urban poor of Chhattisgarh urban with CPI of Raipur slums

S.No	Groups	Chhattisgarh Urban	Raipur Slums
I	Food, beverages and tobacco	35.28	72.04
II	Fuel and light	8.02	3.93
III	Clothing, Bedding and Footware	3.51	2.42
IV	Housing	23.60	1.87
A	Education	23.77	2.8
B	Medical care	18.65	4.01
C	Recreation and amusement (Entertainment)	9.51	1.27
D	Transport and communication	22.63	7.29

<b>E</b>	Personal care and effects. (Purchase of personal vehicle and other personal goods)	10.24	0.26
<b>F</b>	Household requisites (other articles)	13.06	3.56
<b>G</b>	Others <ul style="list-style-type: none"> <li>• Furniture and Fixtures</li> <li>• Utensils</li> <li>• Household appliances</li> <li>• Jewelry</li> <li>• Water charges</li> </ul>	2.15	0.19

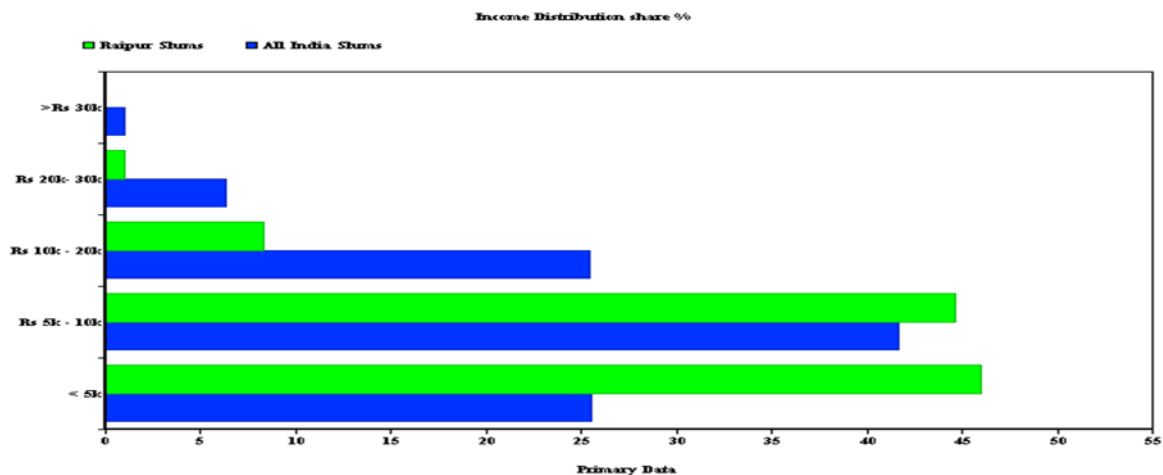
(Central Statistics Office, February 11, 2014)

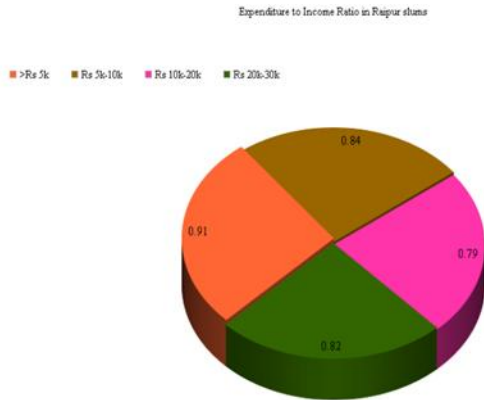
From the above table we can see large variance in some areas. Such as:

- Raipur slums spend 72% of their expenditure on food and intoxicants against 35% by Chhattisgarh urban average.
- Raipur slums spend negligible amount on housing whereas Chhattisgarh urban spends 23% on housing.
- Raipur slums spend negligible amount of 2.8% on education whereas Chhattisgarh urban spends 23.77% on education.
- Raipur slums spend 4% on healthcare whereas Chhattisgarh urban spends 18.65%.

This shows that Raipur spends less on every aspect and more only on food items. Some important aspects like education should have more spending.

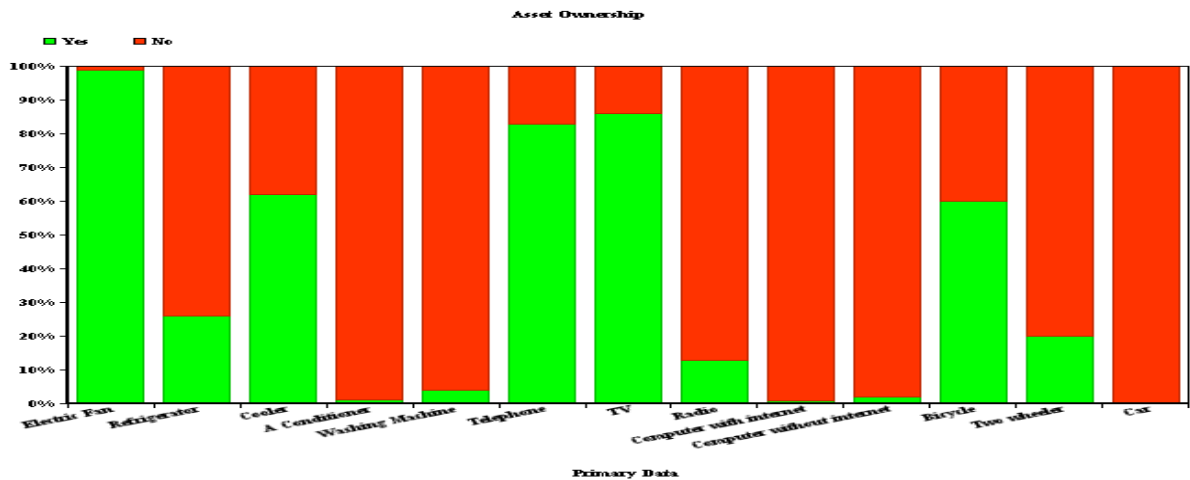
f) Income distribution of Raipur urban poor





Out of the total sampled households, 70 % save whose average monthly savings is, Rs 1,035. The state of Chhattisgarh has a high percentage of savings. 46% of the households earn a monthly income below Rs5000 per month and they spend 91% of their income. 44% of households earn an average income Rs5000 to Rs 10,000 and spend 84% of their income. 8% of the households earn between Rs10,000 to Rs 20,000 and spend 79% of their income. 1% of the households earn an income ranging from Rs20,000 to Rs 30,000 and they spend 82% of their income.

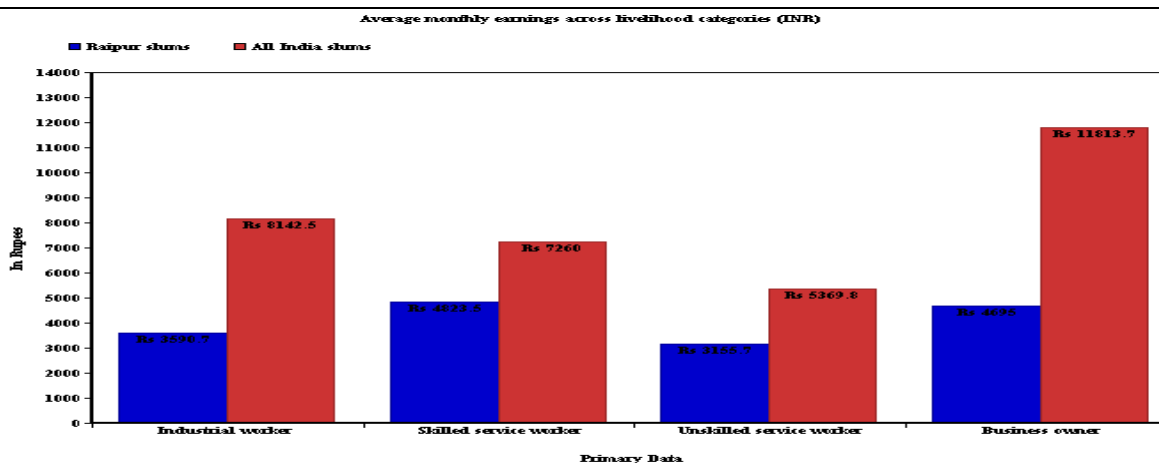
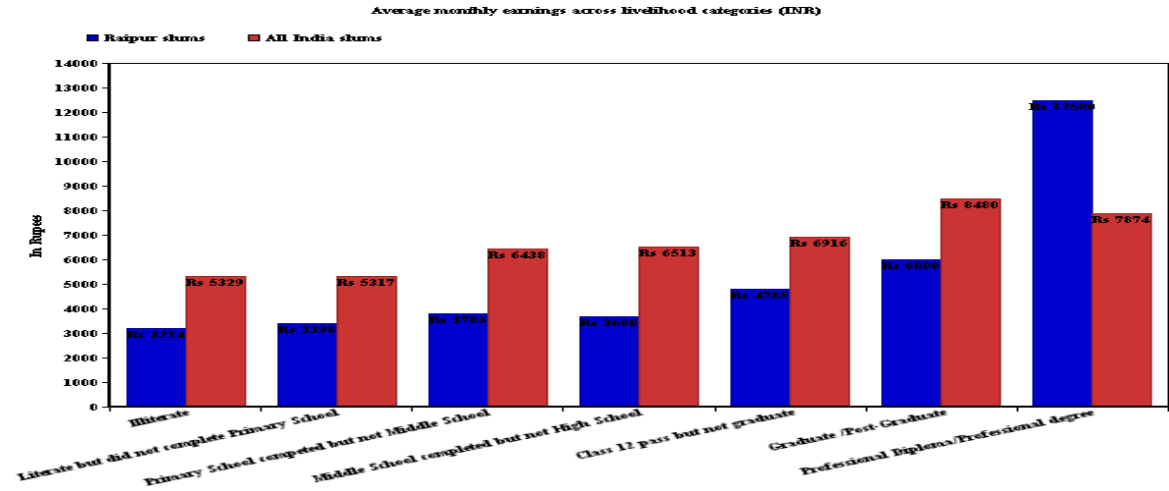
**g) Asset ownership among Raipur urban poor**



The ownership of assets in the form of availability of white goods like fans, mobile phones, vehicles, coolers, computer, refrigerator et all is all positively skewed. TV, Mobile phone and electric fans is available in most of the households. Refrigerator is in around 25% of the households and 60% have coolers.



## h) Distribution of Income across Livelihood and Educational Qualification



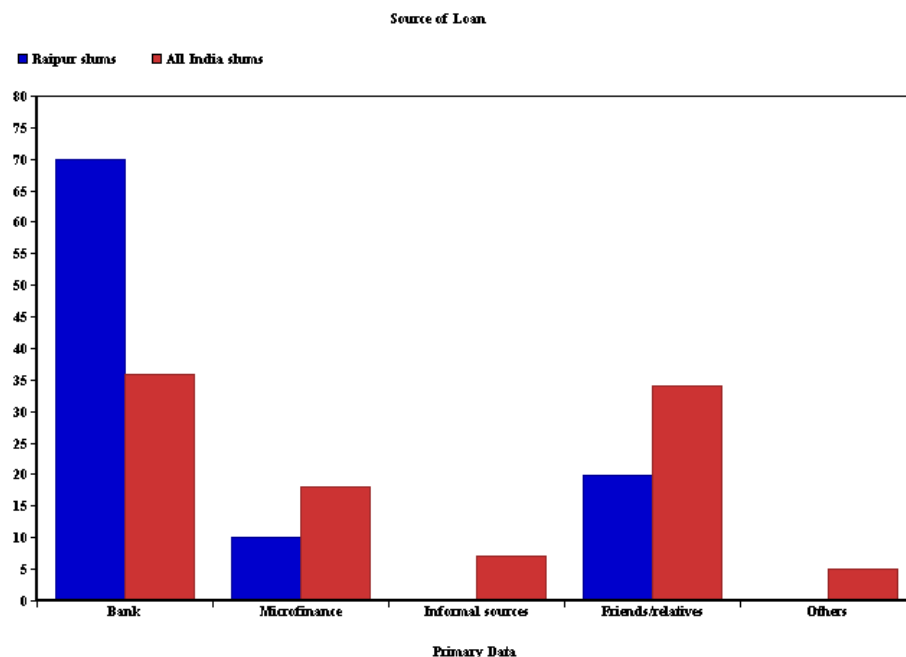
The average monthly earnings of Raipur urban poor are very below the All India average income level. The income level of Raipur across employment status is 55% less for self-employed, 68% less and 63% less for salaried and casual labor than All India slum average.

The average monthly earnings for industrial workers of Raipur 44% less than All India average. The skilled worker, unskilled worker and business owner get 66%, 58% and 40% less than all India average of urban slum dwellers. The industrial workers are defined as working in mills, factories etc. Skilled service workers are the electrical, plumbing, tailoring, mechanic, driver and other artisans. The unskilled service workers include domestic servants, rickshaw pullers, pushcart driver, watchman, petty traders and others.

The distribution of income according to education qualification is much below the national average. On an average the Raipur slums earns half of the national average. Household members with no education earn 60% less than national average. Respondents who have attained some level of education till Primary, secondary or high school earn 62% less than all India slum average. Only household members who are professionals and

have completed graduation earn better source of income. These professionals earn 62% higher than National slum average.

**i) Sources of Loan**



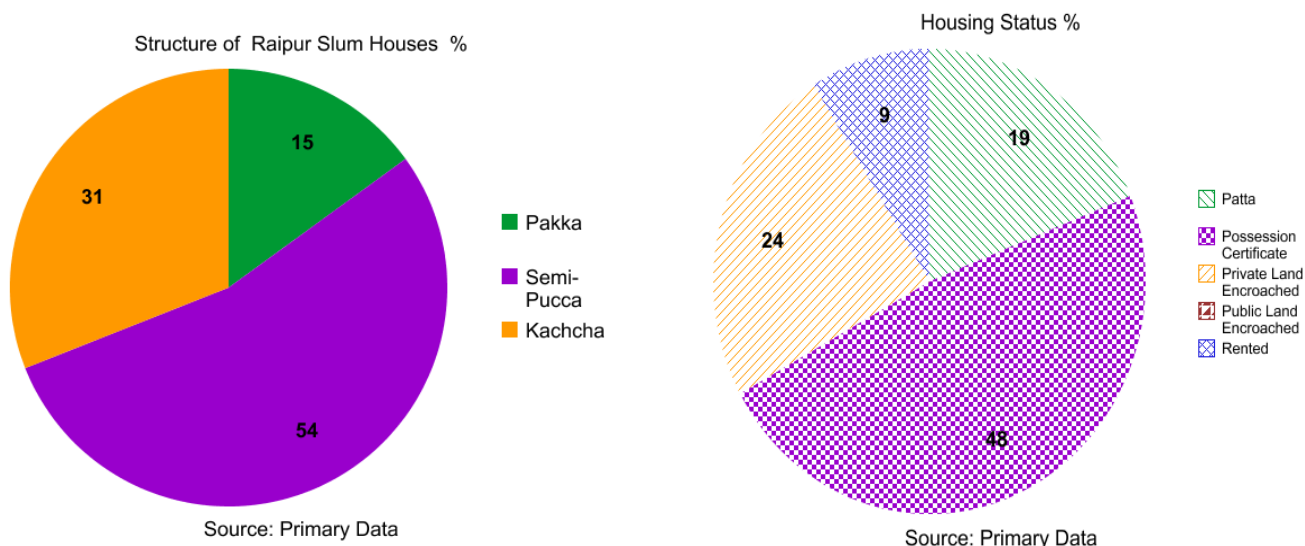
While 17% of household have debt, 3% of the sample had taken loan during last one year. While 38.51% of people have a savings bank account, borrowing is predominantly from informal sources. Insignificant number of the people have post office savings account. 2% of households have Health Insurance and 13% of the households have Life insurance. Out of the 3% households who had taken loan during last year, 70% have borrowed from Bank, 10% from Microfinance. It shows that access to banking and micro finance though slow is a recent phenomenon. Microfinance status is very low in Raipur where the sole intent of microfinance is to provide financial assistance to the rural and the marginalized. Microfinance institutions and banks are missing out on a huge opportunity by not tapping the potential of slums. In Raipur, 2% of the households took microfinance credit to set up economic venture. 3% women have taken loan through microfinance for group activity. Only 1% had membership in credit societies.

**j) Status of various welfare benefits**

In Raipur urban slums, only 4% of the people living in the households get old age pension, about Rs 300 per month. 4% of the slum dwellers get widow pension of Rs 200 per month. Insignificant number of households get disabled pension of Rs 250 per month. None of the families receive urban wage employment scheme, housing assistance or skill training. 67% of the households use PDS to get various benefits. The various benefits availed through PDS are 1kg of sugar, 25 kg of rice, 10 kg of wheat and 2 litres of kerosene.

In Raipur, only 35% of the slum population of UID. Number of households using Annapurna Yojana is 66%.

**k) Housing Status of Raipur Urban Poor**



Land is an important economic resource and the ownership of such economic resource is important for every family and household. Urban poor gets 60% of his source of income from the formal sector which he directly and indirectly contributes to city level GDP. As an economic contributor he has the aspiration to land ownership. In Raipur, only 19% of the slum households have Patta, which is an important document given by Tehsildar for land ownerships. Households with Patta usually live in Pucca houses which are 15%. 48% of the households have Possession Certificate document and might be living by Semi Pucca structured homes which constitute 54% of slum households. 24% of sample surveyed live in Public land, Rest 9% live in rented dwellings.

**l) Migration**

Migration is becoming a serious issue for cities like Raipur which can be seen from the decadal city growth of 23%. Growing urbanization and employment opportunities have attracted majority of the people away from their home to earn basic livelihood. 49% among the Raipur urban poor are migrants. The demographics show that 53% of migration is from other states to Raipur and migration within Chhattisgarh state is 47%. 88% Migration has been from rural to urban. 90% of the migrant households have migrated more than 5 years. The reasons of migration had primarily for employment opportunities.

## **XI. Other Conclusion**

- Comparing with Raipur urban average, slum income levels are extremely low just enough for survival. Food constitutes bulk of their expenditure much above urban average.
  - Spending on transportation is low in absolute terms, indicating that their livelihood is generated from nearby locations.
  - At existing lower salary level, slum dwellers may be considered an irreplaceable part of economy. This is a complex issue having many dimensions. When the state recognizes this, it should ensure that access to basic amenities of drinking water, sanitation, hygiene, public health and education is not compromised. Present level of investment in these needs to be augmented and expedited.
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